

# EXHIBIT 1

**THE COURT OF COMMON PLEAS, CIVIL DIVISION  
CUYAHOGA COUNTY, OHIO**

Clerk of Courts | The Justice Center | 1200 Ontario Street 1st Floor, Cleveland, Ohio 44113

MYRON GRACE  
Plaintiff

CASE NO. CV23989472

JUDGE JOAN SYNENBERG

V.

KEY BANK  
Defendant

**SUMMONS** SUMC CM

Notice ID: 52515990



From: MYRON GRACE P1  
3495 E. 98TH STREET, #301  
CLEVELAND OH 44114-0000

Atty.: MYRON GRACE  
3495 E. 98TH STREET, #301  
CLEVELAND, OH 44114-0000

To: KEY BANK HEADQUARTERS D1  
LEGAL DEPARTMENT  
127 PUBLIC SQUARE  
CLEVELAND OH 44114-0000

**NOTICE TO THE DEFENDANT:**

The Plaintiff has filed a lawsuit against you in this Court. You are named as a defendant. A copy of the **Complaint** is attached.

If you wish to respond to the Complaint, you must deliver a written **Answer** to the Plaintiff's attorney (or the Plaintiff if not represented by an attorney) at the above address *within 28 days* after receiving this Summons (not counting the day you received it). A letter or a phone call will not protect you. Civil Rule 5 explains the ways that you may deliver the **Answer** (<http://www.supremecourt.ohio.gov/LegalResources/Rules/civil/CivilProcedure.pdf>)

You must also file a copy of your **Answer** with this Court within 3 days *after* you serve it on the Plaintiff. You can file your **Answer** with the Clerk of Courts by one of the following methods: 1) In-person or by mail at the above address or 2) electronically through the online e-Filing system. For more information on using the e-Filing system, visit <http://coc.cuyahogacounty.us/en-US/efiling.aspx>.

If you fail to serve *and* file your **Answer**, you will lose valuable rights. The Court will decide the case in favor of the Plaintiff and grant the relief requested in the **Complaint** by entering a default judgment against you.

You may wish to hire an attorney to represent you. Because this is a civil lawsuit, the Court cannot appoint an attorney for you. If you need help finding a lawyer, contact a local bar association and request assistance.



**Nailah K. Byrd**  
Clerk of Court of Common Pleas  
216-443-7950

Date Sent: 12/05/2023

By   
Deputy

IN THE COMMON PLEAS COURT OF CUYOHOGA COUNTY OHIO

Plaintiff

)

Myron Grace

) Cuyahoga County Common Pleas Court

3495 E. 98<sup>th</sup> Street, #301

) 1200 Ontario Street

Cleveland, Ohio 44114

) Cleveland, Ohio 44113

Email: [Tvpilots@yahoo.com](mailto:Tvpilots@yahoo.com)

) (216) 443-8500

Phone: (440) 902-1668

)

)

Complaint

JOAN SYNENBERG

CV 23 989472

Defendants *Key Bank*

)

Key Bank Headquarters

)

Legal Department

)

127 Public Square

)

Cleveland, Ohio 44114

)

Phone: 1-800-539-2968

)

)

)

)

CLERK OF COURTS  
CUYAHOGA COUNTY

2023 DEC -4 P 4: 00

FILED

CV23989472  
166957354

**Issue**

I am Myron Grace a customer of Key Bank. I currently hold an active account. In December 2021 I held an account with Key Bank. I often deposited Cash App, Zelle, and other wire transfers. I had been doing business with no interruption. One customer from an online Social Media Promotion I run (Screenworks Entertainment) challenged a Zelle transfer for \$100 as stated on one the exhibits from December 2021. Key Bank immediately asked for proof of services which I provided. Key Bank without reason went a step further and ceased my account for more than 100 days and audited over 200 transactions. During the audits many Key Bank Executives called me a fraud and intentionally accused me of fraud without proof. After a review of my account and over 100 days, Key Bank apologized and stated to me they made a mistake. I did not use my account for almost ten months after the false accusations made by Key Bank, but eventually used the account.

I stopped using Key Bank for any business payments and had no further troubles from Key Bank for years. All my checks would clear in one day for years, with no problems. In June of 2023 I started receiving my SSI Check in Key Bank and was trying to form a better relationship with the bank. The first business check I deposited after 2 years in Key Bank was immediately put on hold without reason (a \$495 check deposit from Cleveland Playhouse Square). As a minority business owner I feel that Key Bank intentionally puts any business related checks or deposits on hold. This is a biased action by Key Bank in my opinion towards me, and has no basis or valid security risks associated with my account. It seems that Key Bank has flagged me as a fraud, despite having no legal or actual basis to do so, or Key Bank has a standing policy to disenfranchise African American business owners.

**Rules**

1. Section 1345.02 | Unfair or deceptive acts or practices.

Ohio Revised Code/Title 13 Commercial Transactions/Chapter 1345

Effective: April 6, 2017 Latest Legislation: Senate Bill 227 - 131st General Assembly

- (A) No supplier shall commit an unfair or deceptive act or practice in connection with a consumer transaction. Such an unfair or deceptive act or practice by a supplier violates this section whether it occurs before, during, or after the transaction.
2. The Fair Debt Collection Practices Act (FDCPA), Pub. L. 95 -109; 91 Stat. 874, codified as 15 U.S.C. § 1692 –1692p, approved on September 20, 1977 (and as subsequently amended), is a consumer protection amendment, establishing legal protection from abusive debt collection practices, to the Consumer Credit Protection Act, as Title VIII of that Act.
3. Ohio Fair Debt Collection Practices Act § 1319.12. Collection agency may take assignments of debts and bring action in its own name.

(A) (1) As used in this section, "collection agency" means any person who, for compensation, contingent or otherwise, or for other valuable consideration, offers services to collect an alleged debt asserted to be owed to another.

(2) "Collection agency" does not mean a person whose collection activities are confined to and directly related to the operation of another business, including, but not limited to, the following: (a) Any bank, including the trust department of a bank, trust company, savings and loan association, savings bank, credit union, or fiduciary as defined in section 1339.03 of the Revised Code, except those that own or operate a collection agency;

(G) Nothing in this section relieves a collection agency from complying with the "Fair Debt Collection Practices Act," 91 Stat. 874 (1977), 15 U.S.C. 1692, as amended, or deprives any debtor of the right to assert defenses as provided in section 1317.031 [1317.03.1] of the Revised Code and 16 C.F.R. 433, as amended.

4. Redlining" is an illegal practice in which lenders avoid providing credit services to people living in communities of color because of the race, color or national origin of the residents, according to the Justice Department.

#### **Analysis**

5. Review: Section 1345.02 | Unfair or deceptive acts or practices. Key Bank violated Section 1345.02 | Unfair or deceptive acts or practices when dealing with Myron Grace.  
Argument: Key Bank purposely acted in an unfair and deceptive manner while investigating Myron Grace for more than 100 days without cause.
6. Review: The Fair Debt Collection Practices Act (FDCPA), Pub. L. 95 -109; 91 Stat. 874, codified as 15 U.S.C. § 1692 –1692p, approved on September 20, 1977. Key Bank violated The Fair Debt Collection Practices Act (FDCPA), Pub. L. 95 -109; 91 Stat. 874, codified as 15 U.S.C. § 1692 –1692p, approved on September 20, 1977 when dealing with Myron Grace.  
Argument: Key Bank was abusive to Myron Grace by investigating and putting his bank account on hold for more than 100 days, as defined under The Fair Debt Collection Practices Act (FDCPA), Pub. L. 95 -109; 91 Stat. 874, codified as 15 U.S.C. § 1692 –1692p, approved on September 20, 1977.
7. Ohio Fair Debt Collection Practices Act § 1319.12. Key Bank violated the Ohio Fair Debt Collection Practices Act § 1319.12 when dealing with Myron Grace.  
Argument: Key Bank is bound by the law of Ohio Fair Debt Collection Practices Act § 1319.12, and therefore was abusive toward Myron Grace as defined by Ohio Fair Debt Collection Practices Act § 1319.12.
8. Redlining" is an illegal practice in which lenders avoid providing credit services to people living in communities of color because of the race, color or national origin of the residents, according to the Justice Department.

Argument: Key Bank committed "Redlining" when dealing with Myron Grace, by investigating him and putting his bank account on hold for more than 100 days.

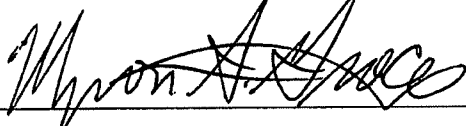
**Request for Damages and Prayer Amount**

9. A. Myron Grace is asking for Consequential and Punitive Damages from Key Bank of \$250,000 for violating Section 1345.02 | Unfair or deceptive acts or practices against him.
- B. Myron Grace is asking for Consequential and Punitive Damages from Key Bank of \$250,000 for violating The Fair Debt Collection Practices Act (FDCPA), Pub. L. 95 -109; 91 Stat. 874, codified as 15 U.S.C. § 1692 -1692p, approved on September 20, 1977 against him.
- C. Myron Grace is asking for Consequential and Punitive Damages from Key Bank of \$250,000 for violating Ohio Fair Debt Collection Practices Act § 1319.12 against him.
- D. Myron Grace is asking for Consequential and Punitive Damages from Key Bank of \$250,000 for violating Ohio law and "Redlining" against him.
- E. Myron Grace is permanently damaged mentally by Key Bank's discriminatory policies against minorities. Myron Grace is asking for \$250,000 for Emotional Distress caused by Key Bank's negligence.
- F. Myron Grace is asking for \$250,000 for Contributory Negligence from Key Bank for their deceptive policies against Myron Grace and African Americans.
- G. Myron Grace is asking for \$250,000 for Intentional Infliction of Harm from Key Bank for their deceptive policies against Myron Grace and African Americans.

**Total Prayer Amounted for Damages by Myron Grace from Key Bank is: \$1,750,000 USD.**

**Signature**

Myron Grace at 3495 E. 98<sup>th</sup> Street #301 Cleveland Ohio 44104 is representing himself Pro Se in  
IN THE COMMON PLEAS COURT OF CUYOHOGA COUNTY OHIO at 1200 Ontario Street  
Cleveland, Ohio 44113, against Key Bank at 127 Public Square, Cleveland, OH 44114, USA.

 12-04-23

Myron Grace, Pro Se

3495 E. 98<sup>th</sup> Street

#301

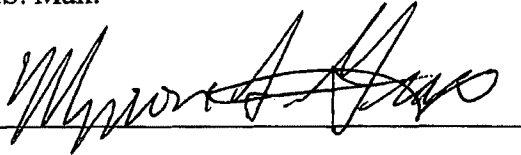
Cleveland Ohio 44104

T: (440)902-1668

E: Tvpilots@yahoo.com

**Proof of Mailing**

Myron Grace at 3495 E. 98<sup>th</sup> Street #301 Cleveland Ohio 44104 is representing himself Pro Se in IN THE COMMON PLEAS COURT OF CUYOHOGA COUNTY OHIO at 1200 Ontario Street Cleveland, Ohio 44113, will deliver a copy of this document complaint to Legal Department at Key Bank at 127 Public Square, Cleveland, OH 44114, USA on 12-04-23 by U.S. Mail.

A handwritten signature in black ink, appearing to read 'Myron Grace', is written over a horizontal line.

Myron Grace, Pro Se

3495 E. 98<sup>th</sup> Street

#301

Cleveland Ohio 44104

T: (440)902-1668

E: Tvpilots@yahoo.com





KeyBank  
P.O. Box 93885  
Cleveland, OH 44101-5885

31 T0108 0000 R 43 AO  
MYRON A GRACE  
3495 E 98TH ST APT 301  
CLEVELAND OH 44104-5547

## KeyBank Hassle-Free Account®

Account number ending [REDACTED]

October 4, 2023 to November 3, 2023

### Account Summary

Beginning Balance on October 4, 2023	\$337.54
Deposits (Money In)	
Deposits	\$1,507.25
Withdrawals (Money Out)	
Withdrawals	-\$1,332.29
Fees and Charges	-\$12.00
Ending Balance on November 3, 2023	\$500.50

Make sure you read the **Account Updates** section on page 2 of this statement to find out important information about your account.



#### Customer Service:

1-800-KEY2YOU® (1-800-539-2968)

For clients using a TDD/TTY device,  
please call 1-800-539-8336



#### Your Branch:

35401 VINE STREET  
EASTLAKE OH 44095  
440-953-3041



Sign On or Enroll in  
Online and Mobile  
Banking:

key.com



KeyBank Hassle-Free Account | Account number ending: [REDACTED]

## Deposits

Date	Description	Amount
10/24	POS MAC CASH APP*MYRON*CAS SAN FRANCI CA	\$98.25
11/01	DEPOSIT BRANCH 0154 OHIO	\$495.00
11/01	SSI TREAS 310 XXSUPP SEC	\$914.00
<b>Total Deposits</b>		<b>\$1,507.25</b>

## Withdrawals

Date	Description	Amount
10/10	ATM MAC 21501 EMERY ROAD NORTH RAND OH	\$207.99
10/10	JACK AMERICAN BURGER CLEVELAND OH	\$10.26
10/10	ATM MAC 21501 EMERY ROAD NORTH RAND OH	\$107.99
10/24	ATM MAC 21501 EMERY ROAD NORTH RAND OH	\$87.99
10/24	POS MAC MARATHON FOOD CLEVELAND OH	\$19.75
11/01	WITHDRAWAL BRANCH 0154 OHIO	\$200.00
11/01	ATM KEY 3601 CHESTER AVE CLEVELAND OH	\$300.00
11/01	ATM MAC 100 PUBLIC SQUARE CLEVELAND OH	\$287.99
11/02	BLN*WEBSITE HOSTING - WALTHAM MA	\$9.61
11/03	VISTAPRINT 8662074955 MA	\$36.72
11/03	CLEO AI CASH ADVANCE WILMINGTON NY	\$3.99
11/03	CLEO SALARY ADVANCE WILMINGTON NY	\$60.00
<b>Total Withdrawals</b>		<b>-\$1,332.29</b>

## Fees and Charges

Date	Service	Charge	Refund	Number of Charges/Refunds	Total for this period
11/03	REGIONAL ATM WITHDRAWAL FEE	\$3.00		4	\$12.00
<b>Total All Fees and Charges for This Statement Period</b>					<b>-\$12.00</b>

Here are some things you can do to avoid future Fees and Charges:

- **Regional ATM Fee (Non-KeyBank ATM):** Make sure you use a KeyBank ATM. Find one near you at [key.com/locations](https://key.com/locations).

## Account Updates

Read this section to discover any changes that may affect your account now, or in the future.

Questions? Call the number on this statement, visit your local branch or contact your banker.

## INFORMATION ABOUT YOUR CHECKING ACCOUNT

### Consumer Account Disclosures

The following disclosures apply only to accounts covered by the Federal Truth-in-Lending Act or the Federal Electronic Funds Transfer Act, as amended, or similar state laws.

### IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS:

If you think your statement or receipt is wrong or need more information about a transfer listed, please call the phone number on the first page of this statement, or write us at **KeyBank Customer Disputes, NY-31-55-0228, 555 Patroon Creek Blvd., Albany, NY 12206** as soon as you can. When you contact us, make sure you:

- Give us your name and account number
- Describe the error or transfer in question, and explain why you believe it is an error or why you need more information
- Tell us the dollar amount

We must hear from you no later than 60 days after we sent the first statement where the problem or error appeared. We will investigate your complaint and correct any error promptly. If we take more than 10 business days, we will credit your Account for the amount you think is in error, so you will have use of the money during the time it takes us to complete our investigation.

For general questions about your account, call us at:

**1-800-KEY2YOU® (1-800-539-2968)**

For clients using a TDD/TTY device, please call 1-800-539-8336



KeyBank  
P.O. Box 93885  
Cleveland, OH 44101-5885

31 T0108 0000 R 43 AO  
MYRON A GRACE  
3495 E 98TH ST APT 301  
CLEVELAND OH 44104-5547

## KeyBank Hassle-Free Account®

Account number ending: [REDACTED]

November 3, 2021 to December 3, 2021

### Account Summary

Beginning Balance on November 3, 2021	\$650.49
Deposits (Money In)	
Deposits	\$769.88
Withdrawals (Money Out)	
Withdrawals	-\$1,419.39
Fees and Charges	-\$3.00
Ending Balance on December 3, 2021	-\$2.02

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35401 VINE STREET  
EASTLAKE OH 44095  
440-953-3041



#### Sign On or Enroll in Online and Mobile Banking:

key.com



KeyBank Hassle-Free Account | Account number ending: [REDACTED]

## Deposits

Date	Description	Amount
11/04	ATM KEY 3550 E 93RD ST CLEVELAND OH	\$5.00
11/08	ZELLE DEP AARON SCOTT WICKEL 4BYCMKJLC	\$100.00
11/10	POS MAC CASH APP*CASH OUT SAN FRANCI CA	\$664.88
<b>Total Deposits</b>		<b>\$769.88</b>

## Withdrawals

Date	Description	Amount
11/04	APPFOLIO *EV 8666481536 OH USA	\$309.99
11/04	SPECTRUM 855-707-7328 MO USA	\$21.94
11/04	CASH APP*DINA B 4153753176 CA USA	\$40.00
11/04	CASH APP*BARRY 4153753176 CA USA	\$22.00
11/04	ATM KEY 3550 E 93RD ST CLEVELAND OH	\$50.00
11/05	ACCEPT INSUR 80 NASHVILLE TN USA	\$198.77
11/08	DD DOORDASH SUB 8559731040 CA USA	\$27.36
11/08	ATM KEY 3601 CHESTER AVE CLEVELAND OH	\$70.00
11/09	AAA EC MEMBERSH 8004415008 PA USA	\$10.99
11/10	ATM KEY 3550 E 93RD ST CLEVELAND OH	\$300.00
11/10	CASH APP*ROCKIE 4153753176 CA USA	\$284.00
11/10	CU YAHOGA METRO 216-3465000 OH USA	\$32.00
11/10	ATM MAC EVERI NORTH RAND OH	\$45.99
11/17	UBER EATS 8005928996 CA USA	\$5.35
11/17	UBER EATS 8005928996 CA USA	\$1.00
<b>Total Withdrawals</b>		<b>-\$1,419.39</b>

## Fees and Charges

Date	Service	Charge	Refund	Number of Charges/Refunds	Total for this period
12/03	REGIONAL ATM WITHDRAWAL FEE	\$3.00		1	\$3.00
<b>Total All Fees and Charges for This Statement Period</b>					<b>-\$3.00</b>

Here are some things you can do to avoid future Fees and Charges:

- **Regional ATM Fee (Non-KeyBank ATM):** Make sure you use a KeyBank ATM. Find one near you at [key.com/locations](https://key.com/locations).

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For general questions about your account, call us at:

**1-800-KEY2YOU® (1-800-539-2968)**

For clients using a TDD/TTY device, please call 1-800-539-8336



Common Pleas Court of Cuyahoga County, Ohio

FILED

## DESIGNATION FORM TO BE USED TO INDICATE THE CLASSIFICATION OF THE CAUSE

MYRON GRACE

2023 DEC -4 P 4: 00

Case Number:

Plaintiff

Vs.

Key BANK

CLERK OF COURTS  
CUYAHOGA COUNTY

Judge: JOAN SYNENBERG

Defendant

CV 23 989472

Has this case been previously filed and dismissed? Yes ☐ No ☒

Case #: \_\_\_\_\_ Judge: \_\_\_\_\_

Is this case related to any new cases now pending or previously filed? Yes ☐ No ☒

Case #: \_\_\_\_\_ Judge: \_\_\_\_\_

**CIVIL CLASSIFICATIONS: Place an (X) in ONE Classification Only.****Professional Torts:**

- ☐ 1311 Medical Malpractice  
☐ 1315 Dental Malpractice  
☐ 1316 Optometric Malpractice  
☐ 1317 Chiropractic Malpractice  
☐ 1312 Legal Malpractice  
☐ 1313 Other Malpractice

**Product Liability:**

- ☐ 1330 Product Liability

**Other Torts:**

- ☐ 1310 Motor Vehicle Accident  
☐ 1314 Consumer Action  
☐ 1350 Misc. Tort

**Workers Compensation:**

- ☐ 1550 Workers Compensation  
☐ 1531 Workers Comp. Asbestos

**Foreclosures:**

- ☐ Utilize Separate Foreclosure Designation Form

**Commercial Docket:**

- ☐ 1386 Commercial Docket  
☐ 1387 Commercial Docket with Foreclosure

**Administrative Appeals:**

- ☐ 1540 Employment Services  
☐ 1551 Other

**Other Civil:**

- ☐ 1500 Replevin/Attachment  
☐ 1382 Business Contract  
☐ 1384 Real Estate Contract  
☐ 1388 Consumer Debt  
☐ 1390 Cognovit  
☐ 1391 Other Contracts  
☐ 1490 Foreign Judgment  
☐ 1491 Stalking Civil Protection Order  
☒ 1501 Misc. Other  
☐ 1502 Petition to Contest Adam Walsh Act  
☐ 1503 Certificate of Qualification for Employment

**Amount of Controversy:**

- ☐ None Stated  
☐ Less than \$25,000  
☒ Prayer Amount \$ 1,750,000

**Parties have previously attempted one of the following prior to filing:**

- ☐ Arbitration  
☐ Early Neutral Evaluation  
☐ Mediation  
☒ None

I certify that to the best of my knowledge the within case is not related to any now pending or previously filed, except as noted above.

MYRON GRACE  
 Firm Name (Print or Type)  
 3495 E. 98th #301  
 Address  
 Cleveland, Ohio 44104  
 Address  
 (440) 902-1668  
 Phone

Pro Se  
 Attorney of Record (Print or Type)

Supreme Court #  
 Email Address Trpi16ts@yahoo.com

Signature Myron A. Grace  
 12-04-23